

**Information to identify the case:**

Debtor 1 **Douglas H Talbot**  
First Name Middle Name Last Name  
Debtor 2 **Penny R Talbot**  
First Name Middle Name Last Name  
(Spouse, if filing)

Social Security number or ITIN xxx-xx-9786  
EIN \_\_\_\_-\_\_\_\_\_  
Social Security number or ITIN xxx-xx-3217  
EIN \_\_\_\_-\_\_\_\_\_

United States Bankruptcy Court **District of Utah**  
Case number: **23-21062 PH**

Date case filed for chapter 13: **3/22/23**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**10/20**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain co-debtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Douglas H Talbot	Penny R Talbot
<b>2. All other names used in the last 8 years</b>		fka Penny Rupe, fka Penny Loughlin
<b>3. Address</b>	935 East 3000 North Lot 152 Layton, UT 84040	935 East 3000 North Lot 152 Layton, UT 84040
<b>4. Debtor's attorney</b> Name and address	Derek B. Beutler Beutler Law 1218 West South Jordan Parkway Suite C South Jordan, UT 84095	Contact phone 801-657-5040  Email: <a href="mailto:jennelle@beutler-law.com">jennelle@beutler-law.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins Jr Ch. 13 Trustee's Office 465 South 400 East Suite 200 Salt Lake City, UT 84111	Contact phone 801-596-2884  Email: <a href="mailto:utahtrusteeemail@ch13ut.org">utahtrusteeemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date.

All individual debtor(s) must provide picture identification and proof of social security number to the trustee. Failure to do so may result in your case being dismissed.

Meeting to be held on:  
**Apr. 27, 2023 at 11:00 AM**

Location:

**The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (385) 832-9074, Enter Meeting ID 437 037 6107, and Passcode 3375693596**

For additional meeting information go to <https://www.justice.gov/ust/moc>

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 6/26/23**

**Deadline for all creditors to file a proof of claim (except governmental units):** **Filing deadline: 5/31/23**

**Deadline for governmental units to file a proof of claim:** **Filing deadline: 9/18/23**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:** **Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**9. Filing of plan and confirmation hearing on docket**

The debtor has filed a plan.

The hearing on confirmation will be held on: **6/1/23 at 10:00 AM**

Location: Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 9671833#, PH Teleconference Line

**Objections to Confirmation**

Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

District of Utah

In re:  
Douglas H Talbot  
Penny R Talbot  
Debtors

Case No. 23-21062-PH  
Chapter 13

District/off: 1088-2  
Date Rcvd: Mar 29, 2023

User: admin  
Form ID: 309I

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Douglas H Talbot, Penny R Talbot, 935 East 3000 North, Lot 152, Layton, UT 84040-6557
12196735	+ ACIMA, 5501 Headquarters Drive, Plano, TX 75024-6191
12198502	+ FIRST FINANCIAL INVESTMENT FUND III, LLC, 3091 Governors Lake Drive Suite 500, Peachtree Corners, GA 30071-1135
12196742	First Financial Investement Fund, 3091 Governors Lake Drive, Suite 500, Norcross, GA 30071-1135
12196750	+ Law Office of B. Joseph Beecroft, PO Box 26617, Salt Lake City, UT 84126-0617
12196754	+ Law Office of Randolph Chip G Shaner, 1600 West 2200 South, Ste. 100, Salt Lake City, UT 84119-7204
12196752	+ Law office of G. Scott Jensen, 205 26th St, #22, Ogden, UT 84401-3134
12196755	+ Medallus Medical, P.O. Box 95970, South Jordan, UT 84095-0970
12196756	+ Medallus Medical, 10433 South Redwood Road, South Jordan, UT 84095-8502
12196757	+ Medallus Urgent Care, P.O. Box 1000, South Jordan, UT 84065
12196759	+ Mountain West Anesthesia, PO Box 3570, Salt Lake City, UT 84110-3570
12196762	+ NetCredit FS, 175 West Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
12196764	+ Richard Rawson, 3692 Hampshire Circle, Salt Lake City, UT 84119-4054
12196765	+ Select Health, PO Box 30192, Salt Lake City, UT 84130-0192
12196767	+ Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185
12196768	+ Tanner Clinic, PO Box 337, Layton, UT 84041-0337
12196770	+ Utah Orthopaedics, 5782 Adams Avenue Parkway, Ogden, UT 84405-6947
12196773	+ Westside Medical, 1477 North 2000 West, Suite C, Clearfield, UT 84015-9099

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jennelle@beutler-law.com	Mar 29 2023 23:24:00	Derek B. Beutler, Beutler Law, 1218 West South Jordan Parkway, Suite C, South Jordan, UT 84095
tr	+ Email/Text: bnc@ch13ut.org	Mar 29 2023 23:25:00	Lon Jenkins tr, Ch. 13 Trustee's Office, 465 South 400 East, Suite 200, Salt Lake City, UT 84111-3345
12196734	Email/Text: ebn@21stmortgage.com	Mar 29 2023 23:25:00	21st Mortgage Corporation, 620 Market Street, Knoxville, TN 37902
12196738	+ Email/Text: banko@bonncoll.com	Mar 29 2023 23:25:00	Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
12196737	+ Email/Text: banko@bonncoll.com	Mar 29 2023 23:25:00	Bonneville Collections, 1186 East 4600 South, Suite 100, Ogden, UT 84403-4896
12196736	+ Email/Text: banko@bonncoll.com	Mar 29 2023 23:25:00	Bonneville Collections, 6026 Fashion Point Drive, Ogden, UT 84403-4851
12196741	+ Email/Text: bankruptcy@expressrecovery.com	Mar 29 2023 23:24:00	Express Recovery Services, 2790 Decker Lake Dr, Salt Lake City, UT 84119-2057
12196743	Email/Text: jmowntoya@gwcu.org	Mar 29 2023 23:25:00	Goldenwest Credit Union, 147 26th Street, Ogden, UT 84401-3495

District/off: 1088-2

User: admin

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Date Rcvd: Mar 29, 2023

Form ID: 309I

Total Noticed: 41

12196744	+ Email/Text: bankruptcy@gurstel.com	Mar 29 2023 23:24:00	Gurstel Law Firm PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
12196746	+ Email/Text: bankruptcy@gurstel.com	Mar 29 2023 23:24:00	Gurstel Law Firm, 1275 East Fort Union Blvd, Ste 116, Midvale, UT 84047-1887
12196749	+ EDI: IRS.COM	Mar 30 2023 03:10:00	IRS, 178 S Rio Grande St, Salt Lake City, UT 84101-1501
12196748	Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	Mar 29 2023 23:24:00	Intermountain Healthcare Financial Servi, PO Box 30193, Salt Lake City, UT 84130-0193
12196751	+ Email/Text: bankruptcy@expressrecovery.com	Mar 29 2023 23:24:00	Law Office of Edwin B Parry, PO Box 25727, Salt Lake City, UT 84125-0727
12196753	+ Email/Text: wendy@mountainlandcollections.com	Mar 29 2023 23:25:00	Law Office of Quinn Kofford, PO Box 1425, American Fork, UT 84003-6425
12196758	+ Email/Text: wendy@mountainlandcollections.com	Mar 29 2023 23:25:00	Mountain Land Collection, PO Box 1280, American Fork, UT 84003-6280
12196760	+ Email/Text: bkclerk@north-american-recovery.com	Mar 29 2023 23:25:00	N.A.R Inc, 1600 W 2200 S Suite 410, Salt Lake City, UT 84119-7240
12196761	^ MEBN	Mar 29 2023 23:22:46	NetCredit, PO Box 206766, Dallas, TX 75320-6766
12196763	+ EDI: AGFINANCE.COM	Mar 30 2023 03:10:00	One Main Financial, 743 King St, Ste 200, Layton, UT 84041-4679
12196740	Email/Text: smgutahbankruptcycourt@steward.org	Mar 29 2023 23:24:00	Davis Hospital, 1600 Antelope Dr, Layton, UT 84041
12196766	+ EDI: RMSC.COM	Mar 30 2023 03:10:00	SYNCB / LOWES, 4125 Windward Plaza, Alpharetta, GA 30005-8738
12196977	+ EDI: RMSC.COM	Mar 30 2023 03:10:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
12196771	+ EDI: UTAHTAXCOMM.COM	Mar 30 2023 03:10:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000
12196772	+ EDI: Q3G.COM	Mar 30 2023 03:10:00	Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12196739	*+	Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
12196745	*+	Gurstel Law Firm PC, 6681 Country Club Drive, Minneapolis, MN 55427-4601
12196747	*+	Gurstel Law Firm, 1275 East Fort Union Blvd, Ste 116, Midvale, UT 84047-1887
12196769	*+	The Law Office of Edwin B. Parry, PO Box 25727, Salt Lake City, UT 84125-0727

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2023 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Derek B. Beutler	on behalf of Joint Debtor Penny R Talbot jennelle@beutler-law.com derek@beutler-law.com;lawbr98184@notify.bestcase.com
Derek B. Beutler	on behalf of Debtor Douglas H Talbot jennelle@beutler-law.com derek@beutler-law.com;lawbr98184@notify.bestcase.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebing@ch13ut.org
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4